

identification data from the memory and transmit the user identification data from the low-power transmitter.

12. (Once Amended) A system for providing remote access to a communication device, comprising:

a communication device;

a receiver associated with the communication device and configured to receive data transmitted via a electromagnetic waves;

a remote access unit having a memory configured to store user identification data and a low-power transmitter further including a transmitter adapted to transmit the user identification data to the receiver [receiving means] via electromagnetic waves, the remote access unit further having a manually-operated transmit button and a controller responsive to the transmit button to controllably retrieve user identification data from the memory and transmit the user identification data from the low-power transmitter.

14. (Once Amended) A computer readable storage medium containing program code for controlling the operation of a system for transmitting billing information to a communication device comprising:

a communication device;

receiving means for receiving data transmitted via a electromagnetic waves;

a remote access unit having a memory configured to store user identification data and a low-power transmitter adapted to transmit the user identification data to the receiving means via electromagnetic waves, the remote access unit further having a manually-operated transmit button and a controller, responsive to the transmit button, to controllably retrieve user identification data from the memory and transmit the user identification data from the low-power transmitter.

Please add the following new claims.

16. A system for providing remote access to a communication device, comprising:

a communication device disposed for communication with a financial institution via a telecommunication link;

a remote access device having a single user-depressable button, a memory configured to store user identification data, a low-power transmitter, and a controller configured to control the transmitter to transmit the track one and track two data in direct response to a manual depression of the user-depressable button, without any verification of user identification